

**United States Bankruptcy Court
Western District of Tennessee**In re **Monique Richardson**

Debtor(s)

Case No.

Chapter

13**CHAPTER 13 PLAN
(INDIVIDUAL ADJUSTMENT OF DEBTS)**

DEBTOR(S):	(H) Monique Richardson	S.S.# xxx-xx-5068
	(W)	S.S.#
ADDRESS:	5827 Hickory Nutt Lane	
	Memphis, TN 38141	
PLAN PAYMENT:	Debtor(s) to pay \$ 206.00 (weekly, every two weeks, semi-monthly, monthly)	
PAYROLL DEDUCTION:	YES OR () DIRECT PAY	
	BECAUSE:	
PLACE OF EMPLOYMENT:	FIRST PAYMENT DATE: 12-24-2015	
ADMINISTRATIVE:	Carrier	
	Pay filing fee, Trustee's fee, and debtor's attorney fee, pursuant to Court Order.	
		MONTHLY PLAN PMT.
AUTO INSURANCE:	(X) Not included in Plan () Included in Plan	\$ -NONE-
CHILD SUPPORT:	Future support through Plan to	\$ -NONE-
	Child support arrearage amount	\$
PRIORITY CREDITORS:	Tennessee Department of Labor & Workfor	\$ 70.00
	United States Treasury	\$ 39.00
HOME MORTGAGE:	If no arrearage, ongoing payments are to be paid directly by the debtor(s).	
SN Servicing Corporation	Ongoing pmt. Begin February 1, 2016	\$ 306.00
SN Servicing Corporation	Approx. arrearage 6,800.00 Interest 0.00 %	\$ 114.00
SECURED CREDITORS;	VALUE	RATE OF
(retain lien 11 U.S.C. Sec. 1325{a}{5})	COLLATERAL	INTEREST
Title Max	\$ 2,800.00	5.25 %
		\$ 86.00
UNSECURED CREDITORS:	Absent a specific court order otherwise, all claims, other than those specifically provided for above, shall be paid as general unsecured debts. Pay 75 % of these claims after above claims are paid or pay all disposable income for term of plan;	

ESTIMATED TOTAL UNSECURED, NON-PRIORITY DEBT: **\$13,670.00**TERMINATION: Plan shall terminate upon payment of the above, approximately **60** months.**Rejected Leases****-NONE-****Assumed Leases****-NONE-**

*ADEQUATE PROTECTION PAYMENT WILL BE 1/4 (25%) OF PROPOSED CREDITOR MONTHLY PAYMENT.

FAILURE TO FILE TIMELY WRITTEN OBJECTION TO CONFIRMATION WILL BE DEEMED ACCEPTANCE OF PLAN.

DEBTOR'S ATTORNEY:

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5762 Rayben Circle
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